

☐ AMENDED

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF TENNESSEE

In re: Antonese Nichole James

Case No.

Debtors:

Chapter 13

CHAPTER 13 PLAN

ADDRESS: (1) 1024 Mendenhall Cove (2) \_\_\_\_\_  
Memphis, TN 38122

PLAN PAYMENT:

Debtor(1) shall pay \$ 226.00 (☐ weekly, ☒ every two weeks, ☐ semi-monthly, or ☐ monthly, by:  
☒ PAYROLL DEDUCTION From: The University of Tennessee Health OR ( ) DIRECT PAY  
62 S Dunlap 3rd Floor  
Memphis, TN 38163

Debtor(2) shall pay \$ \_\_\_\_\_ (☐ weekly, ☐ every two weeks, ☐ semi-monthly, or ☐ monthly, by:  
☐ PAYROLL DEDUCTION From: \_\_\_\_\_ OR ( ) DIRECT PAY

1. THIS PLAN [Rule 3015.1 Notice]:

(A) CONTAINS A NON-STANDARD PROVISION. [See plan provision #19] ☐ YES ☒ NO  
(B) LIMITS THE AMOUNT OF A SECURED CLAIM BASED ON A VALUATION ☐ YES ☒ NO  
OF THE COLLATERAL FOR THE CLAIM. [See plan provisions #7 and #8]  
(C) AVOIDS A SECURITY INTEREST OR LIEN. [See plan provision #12]. ☐ YES ☒ NO

2. ADMINISTRATIVE EXPENSES: Pay filing fee and Debtor(s)' attorney fee pursuant to Confirmation Order.

3. AUTO INSURANCE: ☐ Included in Plan; OR ☒ Not included in Plan; Debtor(s) to provide proof of insurance at §341 meeting.

4. DOMESTIC SUPPORT:

Monthly Plan Payment: \_\_\_\_\_

None Paid by: ☐ Debtor(s) directly ☐ Wage Assignment, OR ☐ Trustee to:  
ongoing payment begins \_\_\_\_\_ \$ \_\_\_\_\_  
Approximate arrearage: \_\_\_\_\_

5. PRIORITY CLAIMS:

-NONE- Amount \_\_\_\_\_ \$ \_\_\_\_\_

6. HOME MORTGAGE CLAIMS: ☐ Paid directly by Debtor(s); OR ☐ Paid by Trustee to:

None ongoing payment begins \_\_\_\_\_ \$ \_\_\_\_\_  
Approximate arrearage: \_\_\_\_\_ Interest \_\_\_\_\_ \$ \_\_\_\_\_

7. SECURED CLAIMS:

[Retain lien 11 U.S.C. §1325 (a)(5)] Value of Collateral: \_\_\_\_\_ Rate of Interest \_\_\_\_\_ Monthly Plan Payment: \_\_\_\_\_

8. SECURED AUTOMOBILE CLAIMS FOR DEBT INCURRED WITHIN 910 DAYS OF FILING, AND OTHER SECURED CLAIMS FOR DEBT INCURRED WITHIN ONE YEAR OF FILING:

[Retain lien 11 U.S.C. §1325 (a)] Value of Collateral: \_\_\_\_\_ Rate of Interest \_\_\_\_\_ Monthly Plan Payment: \_\_\_\_\_  
Bridgecrest Formerly Drivetime 16,310.00 7.50 \$327.00

**9. SECURED CLAIMS FOR WHICH COLLATERAL WILL BE SURRENDERED; STAY IS TERMINATED UPON CONFIRMATION FOR THE LIMITED PURPOSE OF GAINING POSSESSION AND COMMERCIALY REASONABLE DISPOSAL OF COLLATERAL:**

**-NONE-**

Collateral: \_\_\_\_\_

**10. SPECIAL CLASS UNSECURED CLAIMS:**

**-NONE-**

Amount: \_\_\_\_\_

Rate of Interest \_\_\_\_\_

Monthly Plan Payment: \_\_\_\_\_

\$ \_\_\_\_\_

**11. STUDENT LOAN CLAIMS AND OTHER LONG TERM CLAIMS:**

**FedLoan Servicing - Deferment - In School** \_\_\_\_\_



Not provided for

**OR** ☐

General unsecured creditor

**12. THE JUDICIAL LIENS OR NON-POSSESSORY, NON-PURCHASE MONEY SECURITY INTEREST(S) HELD BY THE FOLLOWING CREDITORS ARE AVOIDED TO THE EXTENT ALLOWABLE PURSUANT TO 11 U.S.C.§522(f):**

**-NONE-**

**13. ABSENT A SPECIFIC COURT ORDER OTHERWISE, ALL TIMELY FILED CLAIMS, OTHER THAN THOSE SPECIFICALLY PROVIDED FOR ABOVE, SHALL BE PAID AS GENERAL UNSECURED CLAIMS.**

**14. ESTIMATED TOTAL GENERAL UNSECURED CLAIMS: \$27,053.00**

**15. THE PERCENTAGE TO BE PAID WITH RESPECT TO NON-PRIORITY, GENERAL UNSECURED CLAIMS IS:**



\_\_\_\_\_, %, OR,



**THE TRUSTEE SHALL DETERMINE THE PERCENTAGE TO BE PAID AFTER THE PASSING OF THE FINAL BAR DATE.**

**16. THIS PLAN ASSUMES OR REJECTS EXECUTORY CONTRACTS:**

**None** \_\_\_\_\_



Assumes

**OR** ☐

Rejects.

**17. COMPLETION:** Plan shall be completed upon payment of the above, approximately **60** months.

**18. FAILURE TO TIMELY FILE A WRITTEN OBJECTION TO CONFIRMATION SHALL BE DEEMED ACCEPTANCE OF PLAN.**

**19. NON-STANDARD PROVISION(S):**

**ANY NON-STANDARD PROVISION STATED ELSEWHERE IS VOID.**

**20. CERTIFICATION: THIS PLAN CONTAINS NO NON-STANDARD PROVISIONS EXCEPT THOSE STATED IN PROVISION 19.**

**/s/ Arthur A Byrd Jr** \_\_\_\_\_

**Arthur A Byrd Jr**

**Debtor(s)' Attorney Signature or Pro Se Debtor(s)' Signature(s)**

**Date July 1, 2019** \_\_\_\_\_